

DAFTAR REFERENSI

- Azharsyah, Rizka Mailinda. *et al.* 2018. Pengaruh *Leverage*, Likuiditas, dan Ukuran Perusahaan terhadap Profitabilitas. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*. 3(4).
- Arifin, Dedy Samsul. 2019. Pengaruh *Leverage*, Likuiditas, dan Ukuran Perusahaan dan Pertumbuhan Penjualan terhadap Profitabilitas. *Jurnal Manajemen dan Kewirausahaan*, 11 (2), 2685-5151.
- Alarussi, Ali Saleh. *Et al.* 2018 . Factors affecting profitability in Malaysia. *Journal of Economic Studies*,45 (3),0144-3585.
- Charles, Diaho. *et al.* 2018. The Effect of firm characteristics on profitability of listed consumer goods companies in Nigeria. *Journal of Accounting, Financing and Auditing Studies*, 4 (2).
- Ghozali, Imam dan Ratmono, Dwi. 2017. *Analisis Multivariat dan Ekonometrika dengan Eviews 10*. Semarang: Badan Penerbit Universitas Diponegoro.
- <http://danzoo46.wordpress.com/pengenalan-rasio-keuangan-bank/>
- <http://sahamgain.com/2018/03/rasio-bank-rumus-loan-to-asset-ratio-lar.html>
- <https://liputan6.com/bisnis/read/4182796/lepas-dari-induk-unit-bisnis-bank-permata-bakal-jadi-bank-umum-syariah>.
- Ikatan Akuntansi Indonesia. 2015. *Laporan Keuangan*. Edisi revisi. Dewan Standar Akuntansi Keuangan: PT. Raja Grafindo.
- Kartikasari, Dewi. and Merianti, Marisa. 2016. The Effect of *Leverage* and Firm Size to Profitability of Public Manufacturing Companies in Indonesia. *International Journal of Economics and Financial*, 6(2), 409-413.
- Kasmir.2012. *Analisis Laporan Keuangan*. Jakarta: PT. Raja Grafindo Persada.
- Kasmir. 2015. *Analisis Laporan Keuangan*. Jakarta : PT Raja Grafindo Persada.
- Kasmir. 2017. *Analisis Laporan Keuangan*. Jakarta: PT Raja Grafindo Persada.
- Kieso, Donal E. *et al.* 2016. *Intermediate Accounting. IFRS Edition. Second Edition*. United States: Wiley.
- Mahendra, Richi Ervan. 2018. Pengaruh *Leverage* terhadap Profitabilitas. *Jurnal Akuntansi Universitas Nusantara PGRI Kediri*.

- Marpaung, Elyzabet Indrawati. 2019. Pengaruh Leverage, Likuiditas, dan Ukuran Perusahaan sebagai Variabel Moderasi terhadap Kualitas Laba. *Journal of Accounting, Finance, Taxation, and Auditing*, 1 (1). 2654-4636.
- Marfu'ah, L. (2015). Pengaruh Return On Asset, Leverage, Ukuran Perusahaan, Kompensasi Rugi Fiskal, dan Koneksi Politik Terhadap Tax Avoidance. Naskah Publikasi Universitas Muhammadiyah Surakarta.
- Munawir. 2012. *Analisis Laporan Keuangan*. Yogyakarta: Liberty.
- Nurhaqiqi, Rozi. and. Suryani, Trisni. 2018. The Effect of Leverage and Liquidity on Cash Dividend Policy with Profitabilitas Moderator Moderating. *Journal Accounting Analysis*. 7 (1), 10-16.
- Pramesti, Dian, Anita Wijanti. and. Nurlalela, Siti. 2016. Pengaruh Leverage, Likuiditas, Aktivitas dan Firm Size terhadap Profitabilitas. *Jurnal Seminar Nasional*, 810-817 .
- Ratnasari, Linda. *et al.* 2016. Pengaruh Leverage, Likuiditas, Ukuran Perusahaan Terhadap Profitabilitas Pada Perusahaan Otomotif di BEI. *Jurnal Ilmu dan Riset Manajemen Sekolah Tinggi Ilmu Ekonomi Indonesia*,5(6). 2461-0593.
- Samo, Asif Hussain. and. Murad, Hadeeqa. 2019. Impact of Liquidity and financial Leverage on firm's Profitability an empirical analysis of the textile industry of Pakistan. *Journal of Textile and Apparel*, 23 (4), 1560-6074.
- Saraswati, Pingkan. 2020. Pengaruh *Leverage*, Likuiditas, dan Ukuran Perusahaan terhadap Profitabilitas pada Perusahaan Real Estate and Property. *Jurnal Ilmiah Edunomika*. 4(6).
- Subramanyam, KR. and. John, J. Wild. 2010. *Analisis Laporan Keuangan*. Edisi Sepuluh. Jakarta: Salemba Empat.
- Subramanyam, KR. and. John, J. Wild. 2014. *Analisis Laporan Keuangan*. 10th. Jakarta : Salemba Empat.
- Subramanyam, K.R.2014. *Financial Statement Analysis*. Eleventh Edition. Singapore: Mc Graw Hill.
- Sugiyono. 2011. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Sugiyono. 2013. *Statistika untuk Penelitian*. Bandung: Alfabeta
- Sugiyono.2017. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta, CV.
- Susanto, Liana. 2018. Pengaruh *Leverage*, Likuiditas, Ukuran Perusahaan dan Perputara Total Aset terhadap Profitabilitas. *Jurnal Paradigma Akuntansi*, 2 (1).

Suwardjono. 2015. *Teori Akuntansi (Perekayasa Pelaporan Keuangan)*. Edisi Ketiga. Yogyakarta: BPFE.

Widjaja, Indra. 2019. Pengaruh *Leverage*, Likuiditas, Pertumbuhan Penjualan, dan Ukuran Perusahaan terhadap Profitabilitas. *Jurnal Manajerial dan Kewirausahaan*. 1 (2).

www.idx.co.id

LAMPIRAN

Lampiran 1 : Data Penelitian

Data Tahun 2017 Leverage

No	Nama Perusahaan	Total Hutang(2017)	Total Asset(2017)	DAR (2017)
1.	Bank Rakyat Indonesia Agroniaga Tbk, PT	Rp 13.211.308.495	Rp 16.322.593.372	0,809
2.	Capital Indonesia Tbk, PT	Rp 14.941.087	Rp 16.349.473	0,914
3.	Bank Central Asia Tbk, PT	Rp 614.940.262	Rp 750.319.671	0,82
4.	Bank Bukopin Tbk, PT	Rp 99.684.047	Rp 106.442.999	0,937
5.	Bank Mestika Dharma Tbk, PT	Rp 8.735.205	Rp 11.817.844	0,739
6.	Bank Negara Indonesia Tbk, PT	Rp 584.086.818	Rp 709.330.084	0,823
7.	Bank Rakyat Indonesia Tbk, PT	Rp 959.439.711	Rp 1.127.447.489	0,851
8.	Bank Tabungan Negara Tbk, PT	Rp 223.937.463	Rp 261.365.267	0,857
9.	Bank Danamon Indonesia Tbk, PT	Rp 139.084.940	Rp 178.257.092	0,78
10.	Bank Ganesha Tbk, PT	Rp 3.463.572	Rp 4.581.932	0,756
11.	Bank Ina Perdana Tbk, PT	Rp 1.919.161	Rp 3.123.345	0,614

Lampiran 1-Lanjutan (2)

12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	Rp 104.857.193	Rp 114.980.168	0,912
13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	Rp 43.702.607	Rp 51.518.681	0,848
14.	Bank Maspion Indonesia Tbk, PT	Rp 4.892.687.894	Rp 6.054.845.282	0,808
15.	Bank Mandiri Tbk, PT	Rp 888.026.817	Rp 1.124.700.847	0,709
16.	Bank Bumi Artha Tbk, PT	Rp 5.651.847.900.990	Rp 7.014.677.335.611	0,806
17.	Bank CIMB Niaga Tbk, PT	Rp 229.354.449	Rp 266.305.445	0,861
18.	Bank Maybank Indonesia Tbk, PT	Rp 152.478.451	Rp 173.253.491	0,88
19.	Bank Permata Tbk, PT	Rp 126.817.628	Rp 148.328.370	0,855
20.	Bank Sinarmas Tbk, PT	Rp 22.822.617	Rp 30.404.078	0,751
21.	Bank Tabungan Pensiun Nasional Tbk, PT	Rp 78.289.053	Rp 95.489.850	0,82
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	Rp 1.653.828	Rp 9.156.522	0,181
23.	Bank Mayapada International Tbk, PT	Rp 66.202.194	Rp 74.745.570	0,886
25.	Bank Mega Tbk, PT	Rp 69.232.394	Rp 82.297.010	0,841

Lampiran 1-Lanjutan (3)

24.	Bank China Contruction Bank Indonesia Tbk, PT	Rp 24.483.975	Rp 28.825.609	0,849	
25.	Bank Mega Tbk, PT	Rp 69.232.394	Rp 82.297.010	0,841	
26.	Bank OCBC NISP Tbk, PT	Rp 131.989.603	Rp 153.773.957	0,858	
27.	Bank Nationalnobu Tbk, PT	Rp 9.626.535	Rp 11.7018.481	0,874	
28.	Bank Pan Indonesia Tbk, PT	Rp 177.253.066	Rp 213.541.797	0,830	
29.	Bank Woori Saudara Indonesia Tbk, PT	Rp 20.979.506	Rp 27.086.504	0,775	

Data Leverage tahun 2018

No	Nama Perusahaan	Total Hutang(2018)	Total Asset (2018)	DAR (2018)
1.	Bank Rakyat Indonesia Agroniaga Tbk, PT	Rp 18.889.385.436	Rp 23.313.671.252	0,810
2.	Bank Capital Indonesia Tbk, PT	Rp 16.534.651	Rp 18.019.614	0,918
3.	Bank Central Asia Tbk, PT	Rp 668.438.779	Rp 824.787.944	0,81
4.	Bank Bukopin Tbk, PT	Rp 87.049.486	Rp 95.643.923	0,91

Lampiran 1-Lanjutan (4)

5.	Bank Mestika Dharma Tbk, PT	Rp 9.005.066	Rp 12.093.079	0,745
6.	Bank Negara Indonesia Tbk, PT	Rp 671.237.546	Rp 808.572.011	0,83
7.	Bank Rakyat Indonesia Tbk, PT	Rp 1.111.622.961	Rp 1.296.898.292	0,857
8.	Bank Tabungan Negara Tbk, PT	Rp 263.784.017	Rp 306.436.194	0,861
9.	Bank Danamon Indonesia Tbk, PT	Rp 144.822.961	Rp 186.762.189	0,775
10.	Bank Ganesha Tbk, PT	Rp 3.370.923	Rp 4.497.122	0,75
11.	Bank Ina Perdana Tbk, PT	Rp 2.646.122	Rp 3.854.174	0,687
12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	Rp 104.035.920	Rp 120.191.387	0,866
13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	Rp 54.217.182	Rp 62.689.118	0,865
14.	Bank Maspion Indonesia Tbk, PT	Rp 5.493.282.082	Rp 7.569.580.138	0,726
15.	Bank Mandiri Tbk, PT	Rp 941.953.100	Rp 1.202.252.094	0,783
16.	Bank Bumi Artha Tbk, PT	Rp 5.802.518.829.966	Rp 7.297.273.467.260	0,795
17.	Bank CIMB Niaga Tbk, PT	Rp 227.200.919	Rp 266.781.498	0,852

Lampiran 1-Lanjutan (5)

18.	Bank Maybank Indonesia Tbk, PT	Rp 152.442.167	Rp 177.532.858	0,859
19.	Bank Permata Tbk, PT	Rp 130.440.930	Rp 152.892.866	0,853
20.	Bank Sinarmas Tbk, PT	Rp 23.532.846	Rp 30.748.742	0,765
21.	Bank Tabungan Pensiun Nasional Tbk, PT	Rp 95.489.850	Rp 101.919.301	0,937
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	Rp 2.049.483	Rp 12.039.275	0,17
23.	Bank Mayapada International Tbk, PT	Rp 76.183.319	Rp 86.971.893	0,876
24.	Bank China Construction Bank Indonesia Tbk, PT	Rp 13.476.317	Rp 15.992.475	0,843
25.	Bank Mega Tbk, PT	Rp 69.979.273	Rp 83.761.946	0,835
26.	Bank OCBC NISP Tbk, PT	Rp 149.154.640	Rp 173.582.894	0,859
27.	Bank Nationalnobu Tbk, PT	Rp 10.379.604	Rp 11.793.981	0,88
28.	Bank Pan Indonesia Tbk, PT	Rp 166.457.301	Rp 207.204.418	0,803
29.	Bank Woori Saudara Indonesia Tbk, PT	Rp 23.081.225	Rp 29.631.693	0,779

Lampiran 1-Lanjutan (6)

Data *Leverage* tahun 2019

No	Nama Perusahaan	Total Hutang 2019	Total Asset 2019	DAR 2019
1.	Bank Rakyat Indonesia Agroniaga Tbk, PT	Rp 22.586.218.693	Rp 27.067.922.912	0,834
2.	Bank Capital Indonesia Tbk, PT	Rp 17.421.982	Rp 18.859.622	0,919
3.	Bank Central Asia Tbk, PT	Rp 740.067.127	Rp 918.989.312	0,805
4.	Bank Bukopin Tbk, PT	Rp 91.0358.763	Rp 100.264.248	0,911
5.	Bank Mestika Dharma Tbk, PT	Rp 9.419.749	Rp 12.900.219	0,730
6.	Bank Negara Indonesia Tbk, PT	Rp 68.489.442	Rp 845.605.208	0,081
7.	Bank Rakyat Indonesia Tbk, PT	Rp 1.183.155.670	Rp 1.416.758.840	0,835
8.	Bank Tabungan Negara Tbk, PT	Rp 269.451.682	Rp 311.776.828	0,864
9.	Bank Danamon Indonesia Tbk, PT	Rp 148.116.943	Rp 193.553.970	0,765
10.	Bank Ganesha Tbk, PT	Rp 3.669.743	Rp 4.809.743	0,763
11.	Bank Ina Perdana Tbk, PT	Rp 4.041.333	Rp 5.262.429	0,768
12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	Rp 105.920.991	Rp 123.536.474	0,857

Lampiran 1-Lanjutan (7)

13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	Rp 67.529.638	Rp 76.715.290	0,880
14.	Bank Maspion Indonesia Tbk, PT	Rp 6.340.648.554	Rp 7.569.580.138	0,838
15.	Bank Mandiri Tbk, PT	Rp 1.025.749.580	Rp 1.318.246.335	0,778
16.	Bank Bumi Artha Tbk, PT	Rp 6.083.998.151.873	Rp 7.607.653.715.376	0,800
17.	Bank CIMB Niaga Tbk, PT	Rp 231.173.061	Rp 274.467.227	0,842
18.	Bank Maybank Indonesia Tbk, PT	Rp 142.397.914	Rp 169.082.830	0,842
19.	Bank Permata Tbk, PT	Rp 137.413.908	Rp 161.451.259	0,851
20.	Bank Sinarmas Tbk, PT	Rp 26.385.919	Rp 36.559.556	0,722
21.	Bank Tabungan Pensiun Nasional Tbk, PT	Rp 150.159.457	Rp 181.631.385	0,827
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	Rp 2.439.054	Rp 15.383.038	0,159
23.	Bank Mayapada International Tbk, PT	Rp 81.066.862	Rp 93.408.831	0,868

Lampiran 1-Lanjutan (8)

24.	Bank China Construction Bank Indonesia Tbk, PT	Rp 16.098.826	Rp 18.893.684	0,852
25.	Bank Mega Tbk, PT	Rp 85.262.000	Rp 100.804.000	0,846
26.	Bank OCBC NISP Tbk, PT	Rp 15.042.184	Rp 180.706.987	0,083
27.	Bank Nationalnobu Tbk, PT	Rp 11.683.086	Rp 13.147.503	0,889
28.	Bank Pan Indonesia Tbk, PT	Rp 166.845.656	Rp 211.287.370	0,790
29.	Bank Woori Saudara Indonesia Tbk, PT	Rp 30.000.672	Rp 36.936.262	0,812

Data Size tahun 2017

No	Nama Perusahaan	Total aset 2017	Total Size 2017
1.	Bank Rakyat Indonesia Agroniaga Tbk, PT	Rp 16.322.593.372	10.21
2.	Bank Capital Indonesia Tbk, PT	Rp 16.349.473	7.21
3.	Bank Central Asia Tbk, PT	Rp 750.319.671	8.88
4.	Bank Bukopin Tbk, PT	Rp 106.442.999	8.03

Lampiran 1-Lanjutan (9)

5.	Bank Mestika Dharma Tbk, PT	Rp	11.817.844	7.07
6.	Bank Negara Indonesia Tbk, PT	Rp	709.330.084	8.85
7.	Bank Rakyat Indonesia Tbk, PT	Rp	1.127.447.489	9.05
8.	Bank Tabungan Negara Tbk, PT	Rp	261.365.267	8.42
9.	Bank Danamon Indonesia Tbk, PT	Rp	178.257.092	8.25
10.	Bank Ganesha Tbk, PT	Rp	4.581.932	6.66
11.	Bank Ina Perdana Tbk, PT	Rp	3.123.345	6.49
12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	Rp	114.980.168	8.06
13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	Rp	51.518.681	7.71
14.	Bank Maspion Indonesia Tbk, PT	Rp	6.054.845.282	9.78
15.	Bank Mandiri Tbk, PT	Rp	1.124.700.847	9.05
16.	Bank Bumi Artha Tbk, PT	Rp	7.014.677.335.611	12.85
17.	Bank CIMB Niaga Tbk, PT	Rp	266.305.445	8.43
18.	Bank Maybank Indonesia Tbk, PT	Rp	173.253.491	8.24

Lampiran 1-Lanjutan (10)

19.	Bank Permata Tbk, PT	Rp	148.328.370	8.17
20.	Bank Sinarmas Tbk, PT	Rp	30.404.078	7.48
21.	Bank Tabungan Pensiun Nasional Tbk, PT	Rp	95.489.850	7.98
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	Rp	9.156.522	6.96
23.	Bank Mayapada International Tbk, PT	Rp	74.745.570	7.87
24.	Bank China Construction Bank Indonesia Tbk, PT	Rp	28.825.609	7.46
25.	Bank Mega Tbk, PT	Rp	82.297.010	7.92
26.	Bank OCBC NISP Tbk, PT	Rp	153.773.957	8.19
27.	Bank Nationalnobu Tbk, PT	Rp	11.018.481	7.04
28.	Bank Pan Indonesia Tbk, PT	Rp	213.541.797	8.33
29.	Bank Woori Saudara Indonesia Tbk, PT	Rp	27.086.504	7.43

Data Size tahun 2018

No	Nama Perusahaan	Total Asset 2018	Total Size 2018
1.	Bank Rakyat Indonesia Agroniaga Tbk, PT	Rp 23.313.671.252	10.37
2.	Bank Capital Indonesia Tbk, PT	Rp 18.019.614	7.26
3.	Bank Central Asia Tbk, PT	Rp 824.787.944	8.92

Lampiran 1-Lanjutan (11)

4.	Bank Bukopin Tbk, PT	Rp 95.643.923	7.98
5.	Bank Mestika Dharma Tbk, PT	Rp 12.093.079	7.18
6.	Bank Negara Indonesia Tbk, PT	Rp 808.572.011	8.9
7.	Bank Rakyat Indonesia Tbk, PT	Rp 1.296.898.292	9.11
8.	Bank Tabungan Negara Tbk, PT	Rp 306.436.194	8.47
9.	Bank Danamon Indonesia Tbk, PT	Rp 186.762.189	8.72
10.	Bank Ganesha Tbk, PT	Rp 4.497.122	6.65
11.	Bank Ina Perdana Tbk, PT	Rp 3.854.174	6.59
12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	Rp 120.191.387	8.08
13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	Rp 62.689.118	7.80
14.	Bank Maspion Indonesia Tbk, PT	Rp 7.569.580.138	9.88
15.	Bank Mandiri Tbk, PT	Rp 1.202.252.094	9.08
16.	Bank Bumi Artha Tbk, PT	Rp 7.297.273.467.260	12.86
17.	Bank CIMB Niaga Tbk, PT	Rp 266.781.498	8.43
18.	Bank Maybank Indonesia Tbk, PT	Rp 177.532.858	8.25

Lampiran 1-Lanjutan (12)

19.	Bank Permata Tbk, PT	Rp 152.892.866	8.18
20.	Bank Sinarmas Tbk, PT	Rp 30.748.742	7.49
21.	Bank Tabungan Pensiun Nasional Tbk, PT	Rp 101.919.301	8.00
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	Rp 12.039.275	7.08
23.	Bank Mayapada International Tbk, PT	Rp 86.971.893	6.94
24.	Bank China Construction Bank Indonesia Tbk, PT	Rp 15.992.475	7.20
25.	Bank Mega Tbk, PT	Rp 83.761.946	7.92
26.	Bank OCBC NISP Tbk, PT	Rp 173.582.894	8.24
27.	Bank Nationalnobu Tbk, PT	Rp 11.793.981	7.07
28.	Bank Pan Indonesia Tbk, PT	Rp 207.204.418	8.32
29.	Bank Woori Saudara Indonesia Tbk, PT	Rp 29.631.693	7.47

Data size tahun 2019

No	Nama Perusahaan	Total Asset 2019	Total Size 2019
1.	Bank Rakyat Indonesia Agri Niaga Tbk, PT	Rp 27.067.922.912	10.43
2.	Bank Capital Indonesia Tbk, PT	Rp 18.859.622	7.28

Lampiran 1-Lanjutan (13)

3.	Bank Central Asia Tbk, PT	Rp 918.989.312	8.96
4.	Bank Bukopin Tbk, PT	Rp 100.264.248	8.00
5.	Bank Mestika Dharma Tbk, PT	Rp 12.900.219	7.11
6.	Bank Negara Indonesia Tbk, PT	Rp 845.605.208	8.93
7.	Bank Rakyat Indonesia Tbk, PT	Rp 1.416.758.840	9.15
8.	Bank Tabungan Negara Tbk, PT	Rp 311.776.828	8.49
9.	Bank Danamon Indonesia Tbk, PT	Rp 193.553.970	8.29
10.	Bank Ganesha Tbk, PT	Rp 4.809.743	6.68
11.	Bank Ina Perdana Tbk, PT	Rp 5.262.429	6.72
12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	Rp 123.536.474	8.09
13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	Rp 76.715.290	7.88
14.	Bank Maspion Indonesia Tbk, PT	Rp 7.569.580.138	9.88
15.	Bank Mandiri Tbk, PT	Rp 1.318.246.335	9.12
16.	Bank Bumi Artha Tbk, PT	Rp 7.607.653.715.376	12.88
17.	Bank CIMB Niaga Tbk, PT	Rp 274.467.227	8.44

Lampiran1-Lanjutan (14)

18.	Bank Maybank Indonesia Tbk, PT	Rp 169.082.830	8.23
19.	Bank Permata Tbk, PT	Rp 161.451.259	8.21
20.	Bank Sinarmas Tbk, PT	Rp 36.559.556	7.56
21.	Bank Tabungan Pensiun Nasional Tbk, PT	Rp 181.631.385	8.26
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	Rp 15.383.038	7.19
23.	Bank Mayapada International Tbk, PT	Rp 93.408.831	7.97
24.	Bank China Construction Bank Indonesia Tbk, PT	Rp 18.893.684	7.28
25.	Bank Mega Tbk, PT	Rp 100.804.000	8.00
26.	Bank OCBC NISP Tbk, PT	Rp 180.706.987	8.26
27.	Bank Nationalnobu Tbk, PT	Rp 13.147.503	7.12
28.	Bank Pan Indonesia Tbk, PT	Rp 211.287.370	8.33
29.	Bank Woori Saudara Indonesia Tbk, PT	Rp 36.936.262	7.57

Lampiran 1-Lanjutan (15)

Data Likuiditas tahun 2017,2018, dan 2019

No	Nama Perusahaan	FDR 2017	FDR 2018	FDR 2019
1.	Bank Rakyat Indonesia Agroniaga Tbk, PT	88.33	86.73	91.59
2.	Bank Capital Indonesia Tbk, PT	50.61	51.96	60.55
3.	Bank Central Asia Tbk, PT	78.2	81.6	80.5
4.	Bank Bukopin Tbk, PT	81.34	86.18	84.82
5.	Bank Mestika Dharma Tbk, PT	81.02	86.93	88.06
6.	Bank Negara Indonesia Tbk, PT	85.6	88.8	91.5
7.	Bank Rakyat Indonesia Tbk, PT	87.44	88.96	88.6
8.	Bank Tabungan Negara Tbk, PT	103.13	103.49	113.5
9.	Bank Danamon Indonesia Tbk, PT	93.3	95	98.9
10.	Bank Ganesha Tbk, PT	85.55	87.81	82.76
11.	Bank Ina Perdana Tbk, PT	77.61	69.28	62.94
12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	87.27	91.89	97.81
13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	79.69	66.57	63.34

Lampiran 1-Lanjutan (16)

14.	Bank Maspion Indonesia Tbk, PT	97.14	100.87	94.13
15.	Bank Mandiri Tbk, PT	12.47	11.68	11.64
16.	Bank Bumi Artha Tbk, PT	82.1	84.26	87.08
17.	Bank CIMB Niaga Tbk, PT	96.24	97.18	97.75
18.	Bank Maybank Indonesia Tbk, PT	88.12	96.46	94.13
19.	Bank Permata Tbk, PT	87.5	90.1	86.3
20.	Bank Sinarmas Tbk, PT	2.34	2.73	4.33
21.	Bank Tabungan Pensiun Nasional Tbk, PT	96.2	96.2	163.1
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	92.5	95.6	95.3
23.	Bank Mayapada International Tbk, PT	90.08	91.83	93.34
24.	Bank China Construction Bank Indonesia Tbk, PT	79.49	88.35	107.86
25.	Bank Mega Tbk, PT	56.47	67.23	69.67
26.	Bank OCBC NISP Tbk, PT	93.42	93.5	94.08
27.	Bank Nationalnobu Tbk, PT	87.42	88.01	88.86
28.	Bank Pan Indonesia Tbk, PT	96.28	104.15	115.26
29.	Bank Woori Saudara Indonesia Tbk, PT	111.01	145.26	139.91

Lampiran 1-Lanjutan (17)

Data Profitabilitas Tahun 2017, 2018, dan 2019

No	Nama Perusahaan	ROA(2017)	ROA(2018)	ROA(2019)
1.	Bank Rakyat Indonesia Agroniaga Tbk, PT	0.86	0.88	0.19
2.	Bank Capital Indonesia Tbk, PT	0.53	0.6	0.084
3.	Bank Central Asia Tbk, PT	3.1	3.13	3.11
4.	Bank Bukopin Tbk, PT	0.13	0.20	0.22
5.	Bank Mestika Dharma Tbk, PT	2.20	2.20	1.92
6.	Bank Negara Indonesia Tbk, PT	1.83	1.87	1.94
7.	Bank Rakyat Indonesia Tbk, PT	2.58	2.50	2.43
8.	Bank Tabungan Negara Tbk, PT	1.169	0.91	0.07
9.	Bank Danamon Indonesia Tbk, PT	2.15	2.20	2.20
10.	Bank Ganesha Tbk, PT	1.14	0.12	0.25
11.	Bank Ina Perdana Tbk, PT	0.60	0.30	0.14
12.	Bank Pembangunan Daerah Jawa Barat Tbk, PT	1.05	1.30	1.27

Lampiran 1-Lanjutan (17)

13.	Bank Pembangunan Daerah Jawa Timur Tbk, PT	2.25	2.01	1.80
14.	Bank Maspion Indonesia Tbk, PT	1.15	1.06	0.80
15.	Bank Mandiri Tbk, PT	1.91	2.15	2.16
16.	Bank Bumi Artha Tbk, PT	1.28	1.27	0.67
17.	Bank CIMB Niaga Tbk, PT	1.12	1.30	1.43
18.	Bank Maybank Indonesia Tbk, PT	1.07	1.27	1.14
19.	Bank Permata Tbk, PT	0.50	0.59	0.93
20.	Bank Sinarmas Tbk, PT	1.05	0.16	0.018
21.	Bank Tabungan Pensiun Nasional Tbk, PT	1.50	2.10	1.65
22.	Bank Tabungan Pensiun Nasional Syariah Tbk, PT	11.2	12.40	13.60
23.	Bank Mayapada International Tbk, PT	0.90	0.50	0.57
24.	Bank China Construction Bank Indonesia Tbk, PT	0.407	0.56	0.42
25.	Bank Mega Tbk, PT	1.58	1.91	1.99
26.	Bank OCBC NISP Tbk, PT	1.41	1.52	1.63
27.	Bank Nationalnobu Tbk, PT	0.32	0.38	0.35
28.	Bank Pan Indonesia Tbk, PT	0.94	1.54	1.65
29.	Bank Woori Saudara Indonesia Tbk, PT	1.62	1.82	1.35

Lampiran 2 : Hasil Pengolahan Data *E-Views*

1. Hasil Uji Statistik Deskriptif

	Profitabilitas	<i>Leverage</i>	Likuiditas	Ukuran Perusahaan
Mean	2.127471	0.786609	95.17655	8.250920
Median	1.730000	0.834000	88.06000	8.170000
Maximum	13.60000	0.937000	1117.070	12.88000
Minimum	0.090000	0.081000	2.340000	6.490000
Std. Dev.	2.230430	0.171779	114.0448	1.242009
Observations	87	87	87	87

2. Metode Regresi Data Panel

CEM

Dependent Variable: PROFITABILITAS

Method: Panel Least Squares

Date: 08/08/20 Time: 14:44

Sample: 2017 2019

Periods included: 3

Cross-sections included: 29

Total panel (balanced) observations: 87

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.387814	1.470123	5.705520	0.0000
LEVERAGE	-8.396758	1.094185	-7.673981	0.0000
LIKUIDITAS	0.000538	0.001641	0.327564	0.7441
UKURAN_PERUSAHAAN	0.035566	0.151531	0.234713	0.8150
R-squared	0.417189	Mean dependent var	2.127471	
Adjusted R-squared	0.396124	S.D. dependent var	2.230430	
		Akaike info		
S.E. of regression	1.733255	criterion	3.982766	
Sum squared resid	249.3465	Schwarz criterion	4.096141	
		Hannan-Quinn		
Log likelihood	-169.2503	critier.	4.028419	
F-statistic	19.80444	Durbin-Watson stat	0.625649	

Prob(F-statistic) 0.000000

FEM

Dependent Variable: PROFITABILITAS

Method: Panel Least Squares

Date: 08/08/20 Time: 14:46

Sample: 2017 2019

Periods included: 3

Cross-sections included: 29

Total panel (balanced) observations: 87

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.326254	2.710518	0.120366	0.9046
LEVERAGE	0.024668	0.482280	0.051149	0.9594
LIKUIDITAS	0.000134	0.000543	0.246176	0.8065
UKURAN_PERUSAHAAN	0.214412	0.323689	0.662403	0.5105

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.975912	Mean dependent var	2.127471
Adjusted R-squared	0.962335	S.D. dependent var	2.230430
S.E. of regression	0.432872	Akaike info criterion	1.440306
Sum squared resid	10.30578	Schwarz criterion	2.347306
Log likelihood	-30.65330	Hannan-Quinn criter.	1.805527
F-statistic	71.87975	Durbin-Watson stat	2.106509
Prob(F-statistic)	0.000000		

REM

Dependent Variable: PROFITABILITAS

Method: Panel EGLS (Cross-section random effects)

Date: 08/08/20 Time: 15:04

Sample: 2017 2019

Periods included: 3

Cross-sections included: 29

Total panel (balanced) observations: 87

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.644265	1.553420	1.702221	0.0925
LEVERAGE	-0.737088	0.467144	-1.577861	0.1184
LIKUIDITAS	0.000127	0.000536	0.236986	0.8133
UKURAN_PERUSAHAAN	0.006170	0.180276	0.034226	0.9728

Effects Specification		S.D.	Rho
Cross-section random		1.411182	0.9140
Idiosyncratic random		0.432872	0.0860

Weighted Statistics			
R-squared	0.020841	Mean dependent var	0.370999
Adjusted R-squared	-0.014551	S.D. dependent var	0.518175
S.E. of regression	0.521931	Sum squared resid	22.61023
F-statistic	0.588864	Durbin-Watson stat	1.033012
Prob(F-statistic)	0.624004		

Unweighted Statistics			
R-squared	0.070134	Mean dependent var	2.127471
Sum squared resid	397.8288	Durbin-Watson stat	0.058710

3. Pemilihan Model Regresi Data Panel

Uji Chow

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	45.561264	(28,55)	0.0000
Cross-section Chi-square	277.194073	28	0.0000

Cross-section fixed effects test equation:
 Dependent Variable: PROFITABILITAS
 Method: Panel Least Squares
 Date: 08/08/20 Time: 15:03
 Sample: 2017 2019
 Periods included: 3
 Cross-sections included: 29
 Total panel (balanced) observations: 87

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	8.387814	1.470123	5.705520	0.0000
LEVERAGE	-8.396758	1.094185	-7.673981	0.0000
LIKUIDITAS	0.000538	0.001641	0.327564	0.7441
UKURAN_PERUSAHAAN	0.035566	0.151531	0.234713	0.8150
R-squared	0.417189	Mean dependent var	2.127471	
Adjusted R-squared	0.396124	S.D. dependent var	2.230430	
S.E. of regression	1.733255	Akaike info criterion	3.982766	
Sum squared resid	249.3465	Schwarz criterion	4.096141	
Log likelihood	-169.2503	Hannan-Quinn criter.	4.028419	
F-statistic	19.80444	Durbin-Watson stat	0.625649	
Prob(F-statistic)	0.000000			

Uji Hausman

Correlated Random Effects - Hausman Test
 Equation: Untitled
 Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	40.666564	3	0.0000

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
LEVERAGE	0.024668	-0.737088	0.014371	0.0000
LIKUIDITAS	0.000134	0.000127	0.000000	0.9374
UKURAN_PERUSAHAAN	0.214412	0.006170	0.072275	0.4386

Cross-section random effects test equation:

Dependent Variable: PROFITABILITAS

Method: Panel Least Squares

Date: 08/08/20 Time: 15:04

Sample: 2017 2019

Periods included: 3

Cross-sections included: 29

Total panel (balanced) observations: 87

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.326254	2.710518	0.120366	0.9046
LEVERAGE	0.024668	0.482280	0.051149	0.9594
LIKUIDITAS	0.000134	0.000543	0.246176	0.8065
UKURAN_PERUSAHAAN	0.214412	0.323689	0.662403	0.5105

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.975912	Mean dependent var	2.127471
Adjusted R-squared	0.962335	S.D. dependent var	2.230430
S.E. of regression	0.432872	Akaike info criterion	1.440306
Sum squared resid	10.30578	Schwarz criterion	2.347306
Log likelihood	-30.65330	Hannan-Quinn criter.	1.805527
F-statistic	71.87975	Durbin-Watson stat	2.106509
Prob(F-statistic)	0.000000		

Uji LM test

Lagrange Multiplier Tests for Random Effects

Null hypotheses: No effects

Alternative hypotheses: Two-sided (Breusch-Pagan) and one-sided
(all others) alternatives

Test Hypothesis

	Cross-section	Time	Both
Breusch-Pagan	30.53926 (0.0000)	0.047800 (0.8269)	30.58706 (0.0000)
Honda	5.526234 (0.0000)	-0.218633 --	3.753041 (0.0001)
King-Wu	5.526234 (0.0000)	-0.218633 --	1.215648 (0.1121)
Standardized Honda	5.935299 (0.0000)	0.207852 (0.4177)	0.070578 (0.4719)
Standardized King-Wu	5.935299 (0.0000)	0.207852 (0.4177)	-0.899935 --
Gourierioux, et al.*	--	--	30.53926 (< 0.01)

*Mixed chi-square asymptotic critical values:

1%	7.289
5%	4.321
10%	2.952

4. Model Regresi data Berganda

\Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.3262 54	2.710518	0.120366	0.9046
LEVERAGE	0.0246 68	0.482280	0.051149	0.9594
LIKUIDITAS	0.0001 34	0.000543	0.246176	0.8065
UKURAN_PERUS AHAAN	0.2144 12	0.323689	0.662403	0.5105

5. Uji Simultan (Uji f)

F-statistic	71.87975
Prob(F-statistic)	0.000000

6. Uji Koefisien Determinasi

Variabel	R-squared
<i>Leverage</i>	0.975912
Likuiditas	
Pertumbuhan perusahaan	

DAFTAR RIWAYAT HIDUP PENELITI

Data Pribadi

Nama : Nursela Saraswati
NPM : 11160560485
Tempat dan Tanggal Lahir : Jakarta, 21 Juli 1993
Agama : Islam
Kewarganegaraan : Indonesia
Alamat : Jln. Alinda Kencana II Blok B5
No. 21 RT 04/RW 027
Kel. Kaliabang Tengah, Bekasi
Utara 17125
Telepon : 081584141893
Email : nurselasaraswati76@gmail.com

Pendidikan Formal

SDN Harapan Mulia 03, Jakarta : Lulus Tahun 2005
SMP Travina Prima, Bekasi : Lulus Tahun 2008
SMK Travina Prima, Bekasi : Lulus Tahun 2011
STEI, Bekasi : Lulus Tahun 2016 sampai 2020